

What would be an
ideal retirement plan
for you?



1. A plan that understands that you will know your **actual cash flow** requirement only when you are closer to retirement
2. A plan that gives you **consistent returns** on your retirement Kitty
3. A plan that gives a **retirement corpus** that is **completely tax free**



Presenting,

Kotak Capital Multiplier Plan

our unique solution which ensures that you can withdraw your retirement money, as and when you want to.

In short, **your retirement income, your way.**

Kotak Capital Multiplier Plan is a super endowment plan that offers **the facility to withdraw money** as and when you want to, over a 15-year period post maturity or till you reach the age of 75, whichever is earlier.

...and all this while you are also **enjoying consistent returns** on your plan.

And unlike other retirement plans, **YOUR**
retirement corpus is totally



Tax benefits are available under Sec 80 C and Section 10 (10D) of Income Tax Act 1961. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

There's more,

You get guaranteed additions in form of **bonuses throughout the policy term**, which continues even beyond maturity.



And, You also get **Life cover of 10% over and above your regular life cover** which continues* even during your withdrawal phase, **Absolutely Free!**



*The regular life cover is available till maturity and falls away during the withdrawal phase.

Now, Your dream retirement plan has all

=

Money as and when* you want

+

Consistent Returns

+

Tax Benefits

+

High Life Cover



* Over a 15-year period, post maturity.

Say you are 30-year old and planning to retire at age 60. For a premium of Rs.33,610 ,

you will get a **Sum Assured of Rs. 13,00,000** during the payment period

+

a **retirement corpus of Rs. 33,54,200** as **Tax-free lump sum**

Above Illustration is calculated at a gross investment return of 10% p.a.

You also have the flexibility of withdrawing any amount as per your requirement.

Let say you wish to withdraw Rs 240,000 annually for next 15 years,

You not only receive regular payouts but your money also keeps compounding and gives you **an additional corpus of Rs 39,26,200** at the end of 15th year and all your benefits are **Tax-free**.

Above Illustration is calculated at a gross investment return of 10% p.a.

Now,
Your retirement income is truly your way.



Do you know want to know more?

Q1 - What is the Death benefit?

- a) During the premium payment period,
Higher of Basic Sum Assured¹ or Accumulation Account.
Plus, 10% of the Basic Sum Assured.
- b) During the withdrawal phase
10% of the Basic Sum Assured and the balance in the
Accumulation Account.

Q2 – What do I get on maturity?

Higher of Basic Sum Assured or the Accumulation Account.
Maturity benefit can be withdrawn as your requirement.

¹less the balance of premiums for that year, if any

Q3 – What is the maximum policy term can I have?

The maximum policy term is 30 years and minimum is 5 years.

Q4 – What is the entry age in this plan?

The maximum entry age is 60 years and minimum is 18 years.

Q5 – What is the maturity age ?

The maturity age is maximum 65 years.

Invest with us

- Established in 1985, the Kotak Mahindra Group is today one of India's leading financial conglomerates
- The Kotak Group business is structured across various strategic units viz. Banking, Life Insurance, Mutual Funds, Wealth Management, Securities, Institutional Equities and Investment Banking with its presence in New York, London, San Francisco, Dubai, Mauritius and Singapore
- Kotak Mahindra Old Mutual Life Insurance is a joint venture between Kotak Mahindra Bank Ltd. (along with its affiliates) and Old Mutual, a U.K based financial group and an FTSE100 company
- The company is one of the fastest growing insurance companies in India and has shown remarkable growth since its inception in 2001
- Kotak Life Insurance brings you the financial expertise along with the international exposure resulting in an integrated product offering of world-class solutions

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Kotak Mahindra Old Mutual Life Insurance Ltd., Regn. No: 107, Regd. Office: 9th Floor, Godrej Coliseum, Behind Everard Nagar, Sion (East), Mumbai - 400 022. Website: www.kotaklifeinsurance.com Email: lifeexpert@kotak.com. Toll Free No: 1800 209 8800. Insurance is the subject matter of the solicitation. This is a non-unit linked participating endowment plan. The product brochure gives only the salient features of the plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.